

**SUMTER COUNTY BOARD OF COMMISSIONERS  
EXECUTIVE SUMMARY**

**SUBJECT:**        **FEMA Map Modernization Project for Sumter County – Community Partner Memorandum of Agreement (Staff recommends approval).**

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**REQUESTED ACTION:**        Approve Memorandum of Agreement.

☐ Work Session (Report Only)    **DATE OF MEETING:**    1/11/2011  
☒ Regular Meeting                      ☐ Special Meeting

**CONTRACT:**    ☒ N/A    Vendor/Entity: \_\_\_\_\_  
Effective Date: \_\_\_\_\_                                      Termination Date: \_\_\_\_\_  
Managing Division / Dept:        Planning

**BUDGET IMPACT:**        \_\_\_\_\_  
☐ Annual                      **FUNDING SOURCE:**        \_\_\_\_\_  
☐ Capital                      **EXPENDITURE ACCOUNT:**    \_\_\_\_\_  
☒ N/A

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**HISTORY/FACTS/ISSUES:**

The Federal Emergency Management Agency (FEMA), in cooperation with the Southwest Florida Water Management District (SWFWMD), are in the process of updating the National Flood Insurance Rate Maps (FIRM) that cover Sumter County. The process is known as “map modernization”. The FIRMs are the maps that are used to delineate the flooding risks of property. The FIRMs have regulatory standing related to development that is within or impacts special flood hazard areas (100-year floodplain).

The last overall update to the county’s FIRMs was in 1982. This “map modernization” process will correct flood zones based on previously approved map FIRM revisions, primarily tied to development within the Villages, as well as adjust flood zones to better align with recently obtained topographic information.

Coordination between FEMA, SWFWMD, the County, and cities is critical to the success of the map modernization process. To document this coordination process, FEMA requires the execution of a Community Partner Memorandum of Agreement (MOA). This MOA is between FEMA, SWFWMD, and the County. The MOA simply attests that the parties will cooperate in the update of the FIRMs.

There are no required direct costs to the County for this cooperative effort other than the staff time for the coordination.

The scoping meeting for the map modernization project was held on December 8, 2010. The scoping meeting was attended by County staff, staff from the cities of Wildwood, Bushnell, and Coleman, representative from The Villages, and SWFWMD staff and consultants. Attached for the Board’s information are:

1. Community Partner MOA
2. Information Sheet for Sumter County Mapping Project



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# Southwest Florida Water Management District

2379 Broad Street, Brooksville, Florida 34604-6899

(352) 796-7211 or 1-800-423-1476 (FL only)

TDD only: 1-800-231-6103 (FL only)

On the Internet at [WaterMatters.org](http://WaterMatters.org)

## Bartow Service Office

170 Century Boulevard  
Bartow, Florida 33830-7700  
(863) 534-1448 or  
1-800-492-7862 (FL only)

## Sarasota Service Office

6750 Fruitville Road  
Sarasota, Florida 34240-9711  
(941) 377-3722 or  
1-800-320-3503 (FL only)

## Tampa Service Office

7601 Highway 301 North  
Tampa, Florida 33637-6759  
(813) 985-7481 or  
1-800-836-0797 (FL only)

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Executive Director

**William S. Bilenky**  
General Counsel

December 10, 2010

Mr Brad Cornelius, Director  
Sumter County Division of Planning and Development  
7375 Powell Road, Suite 115  
Wildwood, Florida 34785

Subject: FEMA Map Modernization Project for Sumter County (M116)  
Community Partner Memorandum of Agreement

Dear Mr. Cornelius:

On November 22, 2010, a draft Memorandum of Agreement (MOA), for the above referenced project, was transmitted to you for review and comment. The enclosed MOA is a document between the Federal Emergency Management Agency (FEMA), Southwest Florida Water Management District (District), and Sumter County (County). The MOA attests that the FEMA, District, and the County will cooperate to update the local Flood Insurance Rate Maps (FIRMs).

Cooperation includes, but is not specifically limited to: identifying existing data and flood hazard information that may be used to update the FIRMs, communicating the County's needs and priorities related to the project, and attending community meetings. No direct cost to the County is associated with this agreement other than limited staff time for the aforementioned activities.

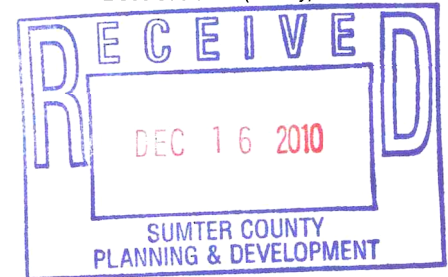
Please have all three originals of the enclosed MOA signed by the appropriate representative and return the documents to my attention. After execution by the District's Executive Director and FEMA, one will be returned for your records.

If you have any questions or require additional information, please contact me at 800-423-1476, ext 4248.

Sincerely,

Gene Altman, P.E.  
Senior Professional Engineer  
Engineering Section  
Resource Projects Department

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Enclosures (3)





# Federal Emergency Management Agency

Washington, D.C. 20472

## Community Partner Memorandum of Agreement

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**AGREEMENT** is made on December 8, 2010, by these parties. Sumter County, the Southwest Florida Water Management District (District), and the Federal Emergency Management Agency (FEMA).

**BECAUSE** the National Flood Insurance Program (NFIP), established by the National Flood Insurance Act of 1968, has several purposes, the most significant being:

- To better indemnify individuals from losses through the availability of flood insurance;
- To reduce future flood damages through community floodplain management regulations; and
- To reduce costs for disaster assistance and flood control.

**BECAUSE** a critical component of this program is the identification and mapping of the nation's floodplains to create a broad-based awareness of the flood hazard and to provide the data necessary for community floodplain management programs and to actuarially rate flood insurance;

**BECAUSE** FEMA administers the NFIP and is authorized by §1360 of the National Flood Insurance Act of 1968, as amended (42 U.S.C. 4101), to establish and update flood-risk zone data in floodplain areas.

**BECAUSE**, in the identification of flood-prone areas, FEMA is authorized to consult with, receive information from, and enter into agreements or other arrangements with the head of any State, regional, or local agency in order to identify these flood-prone areas;

**BECAUSE** FEMA encourages strong Federal, State, regional, and local partnerships for the purposes of reducing flood losses and disaster assistance; and FEMA and its State, regional, and local partners have determined that it is advantageous to encourage and formalize greater cooperation in the flood hazard identification and mapping processes,

**BECAUSE** Sumter County participates in the NFIP, and Sumter County has been deemed by FEMA to be in good standing in the NFIP; and

**BECAUSE** Sumter County and the District have expressed a desire to cooperate with FEMA in the flood hazard identification process and has worked with FEMA to identify and prioritize Sumter County's flood mapping needs and develop a scope of study to produce an updated digital flood map.

**NOW, THEREFORE**, it is mutually agreed that the parties enter into this agreement to work together to produce an updated, digital flood map for unincorporated Sumter County and the incorporated communities of Bushnell, Center Hill, Coleman, Webster, and Wildwood.

SUMTER COUNTY

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~~Doug Gilpin~~, Chairman of the Board of County Commissioners      Date  
*Don Burgess*

SOUTHWEST FLORIDA WATER MANAGEMENT DISTRICT

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*[Signature]*      *12-7-10*  
David L. Moore, Executive Director      Date

FEDERAL EMERGENCY MANAGEMENT AGENCY

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Robert E. Lowe, Chief      Date  
Risk Analysis Branch  
FEMA Region IV

DISTRICT APPROVAL	INITIALS	DATE
LEGAL	<i>MMB</i>	<i>12/1/10</i>
RISK MGMT	<i>[Signature]</i>	<i>12/02/10</i>
CONTRACTS	<i>[Signature]</i>	<i>12/6/10</i>
DEPT DIRECTOR	<i>[Signature]</i>	<i>12-7-10</i>
DEPUTY EXEC DIR	<i>[Signature]</i>	<i>12/7/10</i>
GOVERNING BOARD	<i>[Signature]</i>	<i>12/7/10</i>

# SUMTER COUNTY MAPPING PROJECT

## Identifying the Flood Risk

*Important changes to Sumter County's flood hazard maps are underway. As floodplain boundaries change, it is important that residents and business owners stay informed about the process, understand the changes, the possible effects, and the options they have.*

### Sumter County Flood Maps Are Changing

The Southwest Florida Water Management District (SWFWMD) and the Federal Emergency Management Agency (FEMA) have started a remapping project in Sumter County that will create new digital flood hazard maps, known as Digital Flood Insurance Rate Maps (DFIRMs), for all of Sumter County. The new countywide DFIRMs will show the extent to which areas of the county are currently at risk for flooding. The remapping effort—part of FEMA's nationwide flood map modernization effort—was necessary because the flood hazard and risk information shown on the current flood maps needs to be updated using new available data and provided in a digital format.

### Not Just Risk - - Reality

Central Florida is no stranger to flooding events. Heavy flooding has come not only from hurricanes and tropical storms but from long periods of steady rain and from sudden deluges.

Consequently, it is important that Sumter County residents and community officials are better prepared for the next flood, whether it is localized or extends across the State. Consequently, it is important that property owners and local community officials know AND understand the current flood risk. Action must then be quickly and decisively taken so that the community as a whole, as well as the individuals and businesses, can be prepared to recover more quickly and with less damage (financial or other) the next time it floods.

### Sumter County Mapping Project

With County flood maps being over 20 years old, it is important that the county's property owners and local officials have flood maps that incorporate more current existing information. To ensure a timely release of new DFIRMs, SWFWMD and FEMA are on an aggressive schedule to provide updated preliminary flood maps by summer 2011. This study will incorporate existing approved recent studies that communities have as well as Letter of Map Changes (LOMCs) that have been

issued and are still valid. Other areas in the County will be updated based on historical delineations and areas without detailed studies, water bodies and wetland areas will be defined as Zone A.

### Understand the Changes

While the DFIRMs may not become effective until 2012, it is important that property owners, industry stakeholders, local community officials and others understand the effects that these map changes have on building and insurance requirements and what options are available.

### MAPPING MILESTONES

**December 2010** – Scoping Meeting

**Summer 2011\*** – Preliminary flood maps released; Flood Risk Open Houses Held

**Summer/Fall 2011\*** – Start of 90-day Public Comment Period (for filing of appeals and protests)

**Summer 2012\*** – New flood maps take effect; new flood insurance and building requirements also take effect

*\* Date subject to change pending completion of review process*

Properties may be mapped into higher risk zones, have changes in their Base Flood Elevation (BFE), be mapped into lower risk zones, or remain in the same zone. Builders and developers need to know how these changes affect building requirements and when they will take effect. Floodplains may expand in areas they plan to develop; more areas will have Base Flood Elevations; and areas without detailed studies, water bodies and wetland areas will be defined as Zone A. In addition, they need to know the new DFIRMs will be using a new vertical datum as the base for all elevations (NAVD88). This datum is a much more accurate one than the 80-year old one used for the previous flood maps (NGVD29).

Property owners, insurance agents and other stakeholders need to understand how these changes affect the federal flood insurance requirements and options they have. Properties newly mapped into high-



# SUMTER COUNTY MAPPING PROJECT

## Identifying the Flood Risk

risk areas may qualify for the cost-savings through the National Flood Insurance Program's (NFIP's) Two-year Preferred Risk Policy Extension as well as "grandfathering" of the current flood zone or BFE. Properties newly mapped into a moderate- or low-risk zone may no longer be required to carry flood insurance, but they are still at risk for flooding...the risk has only been reduced, *not removed*! Property owners can maintain coverage with a much lower cost Preferred Risk Policy, with premiums starting as low as \$129 a year.

### Keep Informed

Keeping citizens informed about the mapping program is critically important. Knowing when and where map changes are occurring allows them to better understand the process, what the changes will be, what effect the changes may have on them and what their options are. Local officials, industry stakeholder and the media should also be kept up-to-date.

To assist in your outreach effort, local communities and the county are encouraged to use SWFWMD's Outreach Planning Guidebook for Local Communities. This contains recommended outreach activities for each phase of the mapping lifecycle as well as easy-to-use templated outreach material. The outreach material examples range from suggested webpage verbiage to stakeholder fact sheets to brochures for the public. Other resources to help your outreach effort are also provided such as SWFWMD's website ([www.swfwmd.state.fl.us](http://www.swfwmd.state.fl.us)) and FEMA's consumer website about flood insurance ([www.FloodSmart.gov](http://www.FloodSmart.gov)). While the County and communities determine the level of outreach effort and then implement it, FEMA and SWFWMD will still be available to provide guidance and assistance. FEMA and SWFWMD encourages that the program reaches out early and often and with a consistent message, both internally (to community staff and elected officials) and externally (to the public, the media and stakeholders).

New flood maps mean a better understanding of today's flood risk which will allow for more informed decisions about the where and how to build and financially protecting homes and business. The result: a safer Sumter County.

If Maps Show...	These Requirements, Options And Savings Apply
Change from moderate or low flood risk to high risk (flood zone B, C, or X to zone A, AE, AH, AO, V or VE)	<p><b>Flood insurance is mandatory.</b> Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the true (high) risk.</p> <p><b>"Grandfathering" and PRP Extension can offer savings.</b> The National Flood Insurance Program has "grandfathering" rules to recognize policyholders who built in compliance with the flood map in effect at the time of construction or who maintain continuous coverage. Sometimes, though, using the new flood maps can actually result in a lower premium, especially if the home is high enough above the BFE. In addition, properties newly mapped into a high-risk area may qualify for the NFIP's 2-year Preferred Risk Policy Extension.</p>
Change from high flood risk to moderate or low risk (e.g., flood zone A, AE, AH, AO to X or shaded X)	<p><b>Flood insurance is optional but recommended. The risk has only been reduced, not removed.</b> Flood insurance can still be obtained, and at lower rates. About 25 percent of all flood insurance claims come from moderate-to-low-risk areas.</p> <p><b>Conversion offers savings.</b> An existing policy can be easily converted to a lower-cost Preferred Risk Policy, if the building qualifies. Note that lenders always have the option to require flood insurance in these areas.</p>
Increase in the Base Flood Elevation (BFE)	<p><b>An increase in BFE can result in higher premiums; however, "grandfathering" can offer savings.</b> The National Flood Insurance Program grandfathering rules allow policyholders who have built in compliance with the flood map in effect at the time of construction to keep the earlier base flood elevation to calculate their insurance rate. This could result in significant savings.</p>
No change in risk level	<p><b>No change in insurance rates.</b> However, this is a good time to review your coverages and ensure that your building and contents are adequately protected.</p>